



United We Stand

2001



Telefile and Web Filing
Begin January 14, 2002

Telefile
NOW!

Refund in
4
Days or Less

8-Minute
Call

To Telefile Call:
617-660-2001 or
413-827-7100

Massachusetts Telefile Booklet

Full-Year Residents Only
Worksheet and Instructions

www.mass.gov/dor



Department of Revenue Commonwealth of Massachusetts



What Is E-File?

E-File is filing your state personal income tax return electronically through one of four methods offered by the Massachusetts Department of Revenue (DOR):

Telefile



Telefile allows eligible taxpayers to E-File by touch-tone telephone. Millions of taxpayers have used Telefile, completing their calls in an average of eight minutes. **It's free and available 24 hours a day, 7 days a week.** Telefile begins January 14, 2002. See page 3 for more information.

The Web



E-Filing via DOR's website, www.mass.gov/dor, is easy and secure. The online short form or online Form 1 performs most of the calculations for you, including the charitable contributions deduction and the Senior Circuit Breaker Credit; after you submit it you will receive confirmation that you have filed. **It's free and available 24 hours a day, 7 days a week.** You can file via the Web beginning January 14, 2002.

Paid Preparer



Hundreds of thousands of taxpayers have had their returns E-Filed through a DOR-approved preparer. If your preparer does not offer E-File, ask him or her to give it a try! Visit www.mass.gov/dor for a list of approved preparers. This program begins January 11, 2002.

Commercial Tax Preparation Software



You can also E-File using DOR-approved commercial tax filing websites or software products. Visit www.mass.gov/dor for a complete listing of approved websites and products. This E-File method is also known as "Online Filing," and begins January 11, 2002.

Why Should You E-File?

- **Less stress.** If you E-File you will not have to worry about math errors, missing schedules or other common mistakes which could delay your refund or cause other problems that take time to resolve. And E-File is safe. Returns are transmitted via secure telephone connections or encrypted Web connections and you will receive immediate confirmation that serves as proof you filed. **E-File and relax.**
- **Fast refunds.** Whether you E-File in January or mid-April, you will receive your refund, on average, in four days. You also have the option of having your refund deposited directly into your bank account. (Some commercial tax preparation products may not offer direct deposit.) **Call or click, get it quick!**
- **Easy to use.** Whether you call or click to file your return, or have your preparer E-File for you, the E-File system walks you through the filing process step by step, and does most of the calculations for you. **Try it! What do you have to lose?**
- **Convenient payment options.** If you have a tax due, you can pay by Electronic Funds Withdrawal, credit or check card, or file now and pay later using the Telefile payment voucher (by April 16, 2002). See page 11 for more information.

For more information, visit DOR's website at www.mass.gov/dor or call (617) 887-MDOR, or toll-free in Massachusetts 1-800-392-6089.



You Can Telefile



- ▶ If you were a Massachusetts resident for all of 2001;
- ▶ If your filing status is either single, married filing a joint return, or head of household;
- ▶ If you have a total of five or fewer Forms W-2 or 1099-MISC;
- ▶ If you received income reported on Forms 1099-DIV, 1099-G, 1099-INT, or 1099-R;
- ▶ If you made estimated tax payments in 2001;
- ▶ If you are claiming the age 65 or over exemption;
- ▶ If you moved or your filing status has changed (only from single to head of household or from head of household to single);
- ▶ If you received unemployment compensation and/or Massachusetts bank interest;
- ▶ If you have pension, annuity, winnings and/or fee income;
- ▶ If you have dependent member(s) of your household under age 12 or dependents age 65 or over (not you or your spouse) as of 12/31/01, or disabled dependent(s) (not more than two);
- ▶ If you are claiming the rental deduction;
- ▶ If you are claiming the student loan interest deduction (not to exceed \$2,500 for tax year 2001);
- ▶ If you are claiming the charitable contributions deduction (gifts made by cash or check only); or
- ▶ If you have non-Massachusetts bank interest and/or dividend income.



You Cannot Telefile

- ▶ If you were not a Massachusetts resident for all of 2001;
- ▶ If your filing status has changed as a result of marriage, separation or divorce;
- ▶ If you have adjustments to your non-Massachusetts bank interest and/or dividend income other than Massachusetts bank interest, and/or you are required to complete Schedule B, Part 2;
- ▶ If you need to claim deductions from Schedule Y other than the student loan interest deduction (line 5) or the charitable contributions deduction (line 9a; gifts made by cash or check only); or
- ▶ If you are filing Massachusetts Schedule(s) C, CB, D, E or Z.

For information about recent tax law changes that may affect your tax return, call (617) 887-MDOR or toll-free in Massachusetts 1-800-392-6089 or visit DOR's website at www.mass.gov/dor.

Why You Should Telefile

- ▶ It's easy. Only ten minutes to complete your Telefile worksheet and an eight-minute phone call;
- ▶ It's fast. Get your refund in four days, with the option of direct deposit into either your savings or checking account;
- ▶ It's convenient. Telefile is available 24 hours a day, 7 days a week;
- ▶ You can update your address if you have moved;
- ▶ Telefile does all the calculations for you, including No Tax Status, Limited Income Credit and the Earned Income Credit. **Note:** You must have your federal Earned Income Credit amount from your U.S. return or as computed by the IRS if you wish to claim the Earned Income Credit on Telefile;
- ▶ You can confirm and correct all of your entries as you file;
- ▶ There's nothing to mail in;
- ▶ You will receive a confirmation number and receipt as proof of your filing; and
- ▶ If you have a tax due, you can pay by Electronic Funds Withdrawal, credit or check card, or file now and pay later using the Telefile Payment voucher (by April 16, 2002). See page 11 for more information.

Before You Call



Verify your name and address on the back of the booklet.

Find your four-digit Personal Identification Number (PIN) next to your name and address on the back of the booklet. If you received a preaddressed Form 1 booklet in the mail, you may use the PIN located on the back cover.

Note: Your PIN should be retained. You may need it to use DOR's Web-based and/or Interactive Voice Response (IVR) applications, such as checking the status of your refund.

If you did not receive this booklet in the mail, you will need your requested refund or tax due amount from your 2000 Massachusetts tax return to begin Telefile. If you received a refund, the amount can be found on your 2000 Form 1, line 39, Form 1-NR/PY, line 44 or Telefile Worksheet, line 14. If you owed tax, the amount can be found on your 2000 Form 1, line 40, Form 1-NR/PY, line 45 or Telefile Worksheet, line 15.

Collect all Forms W-2 and 1099 for both yourself and your spouse (if filing jointly).

Prepare for your call by completing your U.S. return and the Telefile worksheet on the following pages.

If married filing a joint return, you and your spouse must be present to authenticate the filing of your return.

Complete the worksheet and call (617) 660-2001 or (413) 827-7100 to Telefile.



Privacy Act Notice

Under the authority of 42 U.S.C. sec. 405(c)(2)(C)(i), and M.G.L. c. 62C, sec. 5, the Department of Revenue has the right to require an individual to furnish his or her Social Security number on a state tax return. This information is mandatory. The Department of Revenue uses Social Security numbers for taxpayer identification to assist in processing and keeping track of returns and in determining and collecting the proper amount of tax due. Under M.G.L. c. 62C, sec. 40, the taxpayer's identifying number is required to process a refund of overpaid taxes. Although tax return information is generally confidential pursuant to M.G.L. c. 62C, sec. 21, the Department of Revenue may disclose return information to other taxing authorities and those entities specified in M.G.L. c. 62C, secs. 21, 22 or 23 and as otherwise authorized by law.

Form W-2 information

Information you will need to Telefile can be found on your Form W-2.

Note: If you were a state, local or county employee and made contributions to a Massachusetts state or local pension plan, your total amount paid to Massachusetts retirement (Telefile worksheet, lines 6 and 7) plus Medicare can be found in boxes 14 and 6 on Form W-2.

a. Control number		OMB No. 1545-0008								
b. Employer identification number		4		1. Wages, tips, other compensation		2. Federal income tax withheld				
c. Employer's name, address and Zip code		3. Social Security wages		4. Social Security tax withheld		6				
		5. Medicare wages and tips		6. Medicare tax withheld		6				
		7. Social Security tips		8. Allocated tips		5				
d. Employee's Social Security number		9. Advance EIC payment		10. Dependent care benefits						
e. Employee's first name and initial Last name		11. Nonqualified plans		12a.						
		13. Statutory employee plan Retirement 3rd-Party sick pay		12b.						
		14. Other		12c.						
f. Employee's address and Zip code						12d.				
15. State	Employer's state I.D. No.	16. State wages, tips, etc.		17. State income tax		18. Local wages, tips, etc.		19. Local income tax		20. Locality name
		5		8						

Wage and Tax
W-2 Statement 2001

Department of the Treasury-Internal Revenue Service

This information is being furnished to the Internal Revenue Service

Copy 2 To Be Filed With Employees State, City or Local Income Tax Return

Telefile Worksheet 2001

1

1 Filing status: ☐ Single ☐ Married filing jointly ☐ Head of household

Do you want to contribute to the Massachusetts Clean Elections Fund? If yes, ☐ \$1 You ☐ \$1 Spouse (if filing jointly) This contribution will not change your tax or reduce your refund.

2 ☐ Number of dependents (do not include yourself or spouse). Are you a noncustodial parent? ☐ Yes ☐ No

Social Security number(s) of dependent(s) (up to nine dependents allowed) _____

☐ Number of dependent member(s) of household under age 12, or dependents age 65 or over (not you or your spouse) as of 12/31/01, or disabled dependent(s). Not more than two.

W-2 Information (wages only)

3 Total number of Forms W-2 ☐ for you ☐ for your spouse. **Note:** Total number of Forms W-2 cannot exceed five.

4 Enter the **Employer Identification number** for each Form W-2 (generally box b)

5 Enter the total of **State wages/tips** (generally box 16) and **Allocated Tips** (generally box 8) for each Form W-2

6 Enter **your** total amount paid to **Soc. Sec., U.S., RR. or Mass. retirement** plus **Medicare** for each Form W-2 (generally boxes 4 & 6)

7 Enter **spouse's** total amount paid to **Soc. Sec., U.S., RR. or Mass. retirement** plus **Medicare** for each Form W-2 (generally boxes 4 & 6)

8 Enter the total of **Massachusetts income tax withheld** (generally box 17) for each Form W-2

1st W-2				
2nd W-2				
3rd W-2				
4th W-2				
5th W-2				

\$	\$	\$	\$
5. TOTAL of above	6. TOTAL of above	7. TOTAL of above	8. TOTAL of above

Round all dollar amounts to the nearest dollar (do not include cents). Add the amounts down the columns and enter the totals in the appropriate boxes above. You will need these total amounts when you make your call.

9 **Total Massachusetts bank interest** (from all Massachusetts Forms 1099-INT). If none, enter "0" 9 \$

10 **Total amount of rent** you paid for your principal residence in 2001. If none, enter "0" 10 \$

11 **Charitable contributions deduction.** Gifts by cash or check only. If none, enter "0" 11 \$

12 **Earned Income Credit (EIC).** ☐ Number of qualifying children. Enter EIC amount from U.S. return 12 \$

Social Security number(s) of qualifying children _____

D You can have your refund directly deposited into your checking or savings account, or you can pay the amount you owe by electronic funds withdrawal; see pages 10 and 11 for more information. Check type of account: ☐ Checking ☐ Savings.

Routing number (first two digits must be 01 through 12 or 21 through 32) _____ Account number _____

STOP! **If you have other income, unemployment compensation, estimated tax payments, or wish to claim the student loan interest deduction or make voluntary contributions, see reverse. If not, you are ready to Telefile.**

Call (617) 660-2001 or (413) 827-7100.

Telefile will tell you the following amounts. Enter these amounts in the boxes provided.

13 **Total tax for 2001** 13 \$

14 **Amount of your refund** 14 \$

15 **Amount of tax due** 15 \$

Pay through Electronic Funds Withdrawal or by credit or check card. See page 11 for more information. Enter authorization number _____

16 **"Sign" your return**

You (and your spouse, if filing jointly) must be present to authenticate the filing of your return. Telefile will assign you a 9-digit confirmation number. Do not hang up until you receive this number; it is your proof of filing.

Confirmation number _____ Date you Telefiled ____ / ____ / ____

Complete page 2 of the Telefile worksheet only if you have taxable pensions and annuities, unemployment compensation, winnings, fees and non-Massachusetts bank interest and dividend income, you wish to claim the student loan interest deduction, you made estimated tax payments or you wish to make voluntary contributions.

Telefile Worksheet 2001

2

Miscellaneous Items

- 17 Taxable pensions and annuities** (from U.S. 1040A, line 12b; or 1040, line 16b). Enter total in line 17c. If any of these distributions include previously-taxed contributions, make the necessary adjustment by completing lines 17a, 17b and 17c:
- a. Total pensions and annuities (from U.S. 1040A, line 12a; or 1040, line 16a) . . . 17a \$ _____
- b. Contributions previously taxed by Massachusetts included in line 17a 17b \$ _____
- c. Taxable pensions and annuities. Subtract item b from item a and enter result 17c \$ _____
- d. Total Massachusetts withholding for pensions and annuities (from box 10 of all Forms 1099-R) 17d \$ _____
- Do not include in line 17c any contributory pensions from the U.S. government, the Commonwealth of Massachusetts or its political subdivisions, or any noncontributory pensions or survivorship benefits from the U.S. uniformed services (Army, Navy, Marine Corps, Air Force, Coast Guard, commissioned corps of the Public Health Services and National Oceanic and Atmospheric Administration).
- 18 Unemployment compensation** (from U.S. Telefile, item D; 1040EZ, line 3; 1040A, line 13; or 1040, line 19) 18 \$ _____
- a. Total Massachusetts withholding for unemployment compensation (from Form 1099-G) 18a \$ _____
- 19 Winnings and fees.** Enter total of all winnings and fees 19 \$ _____
- a. Total Massachusetts withholding for winnings and fees (from box 14 of Form W-2G or box 16 of Form 1099-MISC) 19a \$ _____
- 20 Non-Massachusetts bank interest and dividend income.** If the only interest you received was from Massachusetts banks and you have no dividend income, do not complete this section. If you need to make adjustments or exclude amounts other than Massachusetts bank interest, you cannot Telefile.
- a. Total interest income (from U.S. Telefile, item C; U.S. 1040EZ, line 2; or 1040A or 1040, lines 8a and 8b) 20a \$ _____
- b. Total dividend income (from U.S. Schedule 1, Part II, line 6; or U.S. Schedule B, Part II, line 6; or if U.S. Schedule B not filed, from 1040A or 1040, line 9) 20b \$ _____
- 21 Student loan interest deduction.** Enter the amount from U.S. Form 1040A, line 17 or U.S. Form 1040, line 24 (not to exceed \$2,500 for tax year 2001) 21 \$ _____
- 22 Estimated tax payments.** If you made estimated tax payments in 2001, enter amount here 22 \$ _____
- If you are claiming a 2000 overpayment applied to your 2001 estimated taxes, you cannot Telefile.

Voluntary Contributions

- 23** Do you want to contribute to the Organ Transplant Fund? If yes, enter amount 23 \$ _____
- 24** Do you want to contribute for Endangered Wildlife Conservation? If yes, enter amount. 24 \$ _____
- 25** Do you want to contribute to the Massachusetts AIDS Fund? If yes, enter amount 25 \$ _____
- 26** Do you want to contribute to the Massachusetts United States Olympic Fund? If yes, enter amount 26 \$ _____

After completing worksheet, call (617) 660-2001 or (413) 827-7100

Frequently Asked Questions About Telefile

What is the best time to Telefile?

Telefile is available 24 hours a day, seven days a week. The last week of January through the first week of February and from April 15 through April 16, between 5 p.m.–9 p.m. are the peak Telefiling periods; you may find the phone lines busy during these times.

If I have never filed an income tax return with DOR, can I still Telefile?

You may be eligible to Telefile even if you have never filed a tax return with DOR. Just call (617) 660-2001 or (413) 827-7100 and enter your Social Security number. The Telefile system will inform you if you are on DOR's list of Telefile-eligible taxpayers. If you are, and you meet all eligibility requirements (see page 3), you should Telefile.

What should I do if my address or filing status has changed from last year?

You may Telefile if your address has changed from last year. You will be asked for updated address information during the call. If your filing status has changed from single to head of household or from head of household to single, you are eligible to Telefile. However, if your filing status has changed as a result of marriage, separation or divorce, you are not eligible to Telefile.

Can I claim the Earned Income Credit through Telefile?

Yes. You must have your federal Earned Income Credit amount from your U.S. return or as computed by the IRS if you wish to claim the Earned Income Credit on Telefile.

Can I claim the Student Loan Interest Deduction through Telefile?

Yes. You must have your federal student loan interest deduction amount from your U.S. return if you wish to claim the student loan interest deduction on Telefile.

Can I claim the Charitable Contributions Deduction through Telefile?

Yes. You may claim the amount of charitable contributions deduction allowed under the Internal Revenue Code. Also, there is no requirement that you itemize your deductions on U.S. Schedule A. However, for Telefile this deduction is limited to gifts made by cash or check only.

Will I receive an official copy of my return?

Yes. Telefile will send you a receipt listing the total amounts of each item that you entered on your Telefile call. Your receipt should be kept as an official copy of your Telefiling. **Note:** If you choose to have your refund deposited directly into your bank account, you will not receive a receipt. Your worksheet should be kept as an official copy of your Telefiling.

What if I do not understand a question asked by Telefile or I need to change an answer?

You can access recorded information by pressing the star (★) button located below the number 7 on your telephone keypad. If you realize that you have confirmed an incorrect entry and wish to change your answer, simply hang up before authenticating your return and dial Telefile again.

What should I do if I need to amend my return?

If, after you Telefile, you receive an additional Form W-2 or discover that you have made an error, you may dial (617) 660-2033 to access Amended Telefile or you may file a Massachusetts Form CA-6, Application for Abatement/Amended Return. Amended Telefile is scheduled to be available beginning February 12, 2002. Forms to amend your 2001 Telefile return are available by calling (617) 887-MDOR or toll-free in Massachusetts 1-800-392-6089.





CALL OR CLICK. GET IT QUICK!



What Other Resources Are Available

The instructions in the Department of Revenue's tax forms should provide answers to most taxpayer questions. If you have questions about completing your Massachusetts tax form, you can call or visit any of the Department of Revenue offices listed on the next page Monday through Friday, between 8:45 a.m. and 5:00 p.m. In addition, DOR issues a number of useful publications on various state tax issues. These publications include: tax-specific guides written in question and answer format such as the Guide to Filing Your 2001 Massachusetts Income Taxes; a quarterly newsletter, the Taxpayer Advisory Bulletin, with updates on legislative, legal and Departmental decisions; and public written statements, such as Regulations, Technical Information Releases (TIRs), Directives and Letter Rulings. These may be obtained by calling (617) 887-MDOR or toll-free in Massachusetts 1-800-392-6089 or by visiting DOR's website at www.mass.gov/dor.

World Wide Web



DOR's website offers visitors a searchable index of legal rulings, tax forms, and publications; news releases; statistical data and related articles. In addition, our website provides timely information from our Local Services and Child Support Enforcement divisions.

Visit DOR's website today at www.mass.gov/dor.

TaxTalk

TaxTalk is DOR's automated system of recorded tax information available by calling (617) 887-MDOR or toll-free in Massachusetts 1-800-392-6089 during non-business hours. TaxTalk topics are also available through DOR's Fax on Demand system or via DOR's website at www.mass.gov/dor. For a menu of TaxTalk topics available on Fax on Demand, please call (617) 887-1900 using the handset and keypad on your fax machine and, when prompted, enter document retrieval number 4000. To access the TaxTalk topics through DOR's website, click on "Help/Resources." TaxTalk includes information on what's new for tax year 2001, as well as answers to commonly asked questions concerning personal income tax, sales and use tax, meals tax, withholding tax, room occupancy excise, sales tax on motor vehicles, corporate excise, partnerships, estate tax, and your rights as a taxpayer.

DOR locations in Massachusetts

19 Staniford Street
Boston 02114
(617) 887-MDOR

218 South Main Street
Fall River 02721
(508) 678-2844

1019 Iyanough Road
Hyannis 02601
(508) 771-2414

333 East Street
Pittsfield 01201
(413) 499-2206

436 Dwight Street
Springfield 01103
(413) 784-1000

40 Southbridge Street
Worcester 01608
(508) 792-7300

DOR locations throughout the country

1355 Peachtree Street NE
Suite 1280
Atlanta, GA 30309
(404) 874-2922

101 South First Street, 4th floor
Burbank, CA 91502
(818) 840-9059

150 North Michigan Avenue
Suite 2035
Chicago, IL 60601
(312) 899-9040

2603 Augusta Drive
Suite 1075
Houston, TX 77057
(713) 784-7225

1440 Broadway
Suite 2272
New York, NY 10018
(212) 768-2750

355 Fifth Avenue
Suite 1400
Pittsburgh, PA 15222
(412) 281-2776

Where to Get Forms and Publications

During the income tax filing season, you can pick up Massachusetts personal income tax forms in many convenient locations, including post offices, libraries, and major city or town halls; any DOR office listed on this page; or IRS district offices across the state.

To obtain Massachusetts forms and publications by phone, call the Department's main information lines at (617) 887-MDOR or toll-free in Massachusetts at 1-800-392-6089. Please note that many forms and publications are available 24 hours a day by calling the Department's automated forms request system at the numbers listed above.

Many Massachusetts tax forms and publications are available via DOR's website at www.mass.gov/dor. In addition, certain forms and publications can be obtained through DOR's Fax on Demand system. For a complete Fax on Demand menu, please call (617) 887-1900 using the handset and the keypad on your fax machine.

For general tax information

Please call (617) 887-MDOR or toll-free in Massachusetts 1-800-392-6089 for assistance with the following:

- | | | |
|-------------------------|---------------------------|-------------------------|
| ▀ abatements | ▀ corporate trusts | ▀ partnerships |
| ▀ bills and payments | ▀ estate taxes | ▀ personal income taxes |
| ▀ business registration | ▀ estimated taxes | ▀ refunds |
| ▀ business taxes | ▀ fiduciary taxes | ▀ withholding |
| ▀ corporate excise | ▀ nonresident information | |

Extended telephone service hours

If you have personal income tax questions or need assistance completing your Telefile worksheet, extended telephone service is available at (617) 887-MDOR or toll-free in Massachusetts at 1-800-392-6089. From January 14 through April 16, 2002, these extended hours will be: Monday through Thursday, 5–7 p.m.; Saturday, 9 a.m.–1 p.m.; and Sunday, 10 a.m.–2 p.m.

For help in one of the following specific areas, please call the number listed below:

- | | |
|---|--|
| ▀ Certificates of Good Standing (617) 887-6550 | ▀ Installment sales (617) 887-6950 |
| ▀ Teletype (TTY) (617) 887-6140 | ▀ Small Business Workshop (617) 887-6400 |
| ▀ Vision-impaired taxpayers can contact any DOR office listed on this page to receive assistance. | |
| ▀ Upon request, this publication is available in an alternative format. Please send your request to: Office of Affirmative Action, PO Box 9488, Boston, MA 02205-9488 or call (617) 626-3410. | |

To report allegations of suspected misconduct or impropriety involving Department of Revenue employees, please call the Inspectional Services Division's Integrity Hot Line at 1-800-568-0085 or write to PO Box 9480, Boston, MA 02205-9480.

Students, Recent Graduates and New Employees, Read About Expanded E-File Eligibility

Even if you have never filed a tax return with the Department of Revenue (DOR) before, you may be able to file using one of DOR's E-File methods. In addition, if you have filed with us but have never used Telefile, Web File or Electronic Filing, we encourage you to do so this year. This year DOR has added the charitable contributions deduction (gifts made by cash or check only) and the option to pay a tax due through Electronic Funds Withdrawal.

The Department wants to encourage as many taxpayers as possible to use any one of the available E-File methods when filing their income tax returns this year. See page 2 for more information regarding the various E-File methods.

It's easy to find out if you're eligible. Just call (617) 660-2001 or (413) 827-7100 and enter your Social Security number when prompted, using your telephone's keypad. If your Social Security number is listed on DOR's Telefile database and you meet the necessary criteria, you may be eligible to E-File. Even if you cannot use IRS Telefile, you are most likely eligible to use Massachusetts Telefile. Interested Web filers can also use this phone method to check their eligibility.

If the system determines that you may be eligible, simply hang up, fill out the Telefile worksheet and call (617) 660-2001 or (413) 827-7100 when you are ready to file your return. If you have never filed with the Department of Revenue before, it will be necessary for you to provide your name (and your spouse's name if married filing jointly) and address. Please spell your name clearly and slowly into the phone. This is important to ensure proper filing.

The Telefile system will prompt you for your entries and repeat them back to you for your confirmation. Telefile performs all of the calculations for you and will tell you what your tax and refund or balance due amounts are. If you are due a refund, a check will automatically be sent to you in four days. If you have a tax due, you can pay by Electronic Funds Withdrawal, credit or check card or you can mail in your payment by April 16, 2002 using the Telefile Payment Voucher found on the inside back cover.

Please take advantage of one of these convenient E-File methods when filing your tax return this year.

Direct Deposit

D You may elect to have your refund deposited directly into your savings or checking account. Check with your financial institution to make sure that it accepts direct deposit and to verify their Routing Transit Number (RTN). If we are unable to honor your request for a direct deposit, a paper check will automatically be sent to you.

The routing number of your financial institution is nine digits and begins with 01 through 12 or 21 through 32. The account number can be up to 17 characters. Omit hyphens, spaces and special symbols. Enter the number from left to right. See sample check to right for location of this information.

Note: Only one direct deposit is allowed per account number.



1234
15-0000/0000

JANE TAXPAYER
JOHN TAXPAYER
123 Main Street
Anyplace, MA 02000

Date _____

PAY TO THE ORDER OF _____ \$ _____

DOLLARS

YOUR BANK
Anyplace, MA 02000

For _____

Routing number: 020250023
Account number: 0202020186

Electronic Funds Withdrawal

This year the Telefile system will allow taxpayers who have a balance due to pay by Electronic Funds Withdrawal. This method of payment will only be available during the call in which you filed your return. To use Electronic Funds Withdrawal, you provide DOR with your bank account information and authorize DOR to make an electronic withdrawal from your account. The withdrawal will only be for the amount of the balance due from your return.

The routing number of your financial institution is nine digits and begins with 01 through 12 or 21 through 32. The account number can be up to 17 characters. Omit hyphens, spaces and special symbols. Enter the number from left to right. See sample check to right for location of this information.

Note: Only one electronic funds withdrawal is allowed per account number.

Credit or Check Card Payment

If Telefile determines that you owe tax, you have the option of paying this amount in full with your MasterCard, Visa, Discover or Novus brand card. To do so, you will be required to enter your account number and the four-digit expiration date (month and year) after authenticating your return. You should have your credit or check card information readily available. This option is not available for Web filers.

Note: You can pay with your credit or check card only during your original Telefile call. The appropriate amount will be credited to your Department of Revenue account on the next business day.

If You Need to Send a Payment



Complete the Telefile Payment Voucher below by including the following information:

1. Your name, and spouse's name if filing a joint return, and address;
2. Your Social Security number, and spouse's Social Security number if filing a joint return; and
3. The amount of the enclosed payment.

Mail to: Massachusetts Department of Revenue, PO Box 7062, Boston, MA 02204-7062.

If you do not make full payment of the tax due on or before April 16, 2002, you will be sent a Notice of Assessment (NOA). This notice will show your tax due, plus any interest and penalty assessments for late payment.

DETACH HERE

DETACH HERE

Telefile Payment Voucher 2001			Massachusetts Department of Revenue	
First name	M.I.	Last name	Social Security number	
Spouse's first name	M.I.	Last name	Spouse's Social Security number	
Street address			Amount enclosed	
City/Town			State	Zip

Mail to: Massachusetts Department of Revenue, PO Box 7062, Boston, MA 02204-7062.

Make checks payable to Commonwealth of Massachusetts. Write your Social Security number on your check or money order.



Massachusetts

Department of

Revenue

PO Box 7011

Boston, MA 02204

PRSRT STD
U.S. POSTAGE
PAID
COMMONWEALTH OF
MASSACHUSETTS



Dear Taxpayer,

State tax law changes effective for the 2001 tax year provide important new tax benefits for Massachusetts taxpayers. A new Senior "Circuit Breaker" Tax Credit provides property tax relief for moderate- and low-income senior citizens. In addition, taxpayers may now claim a state Charitable Contributions Deduction even if they do not itemize for federal income tax purposes. Finally, the personal income tax rate has been lowered and several existing credits and deductions have been expanded.

If you have not already made the switch from paper to electronic filing (E-Filing), I urge you to do so this year. More than 926,000 state personal income tax returns were E-Filed with the Massachusetts Department of Revenue (DOR) last year. The Department of Revenue offers four ways to E-File your tax return, including by touch-tone telephone using Telefile; by preparing and filing your return, at no cost, via DOR's website, www.mass.gov/dor; by using the services provided by a DOR-approved tax professional; and by using a DOR-approved commercial tax preparation website or software product.

Based on our records, if you received this Telefile booklet in the mail, you are eligible to Telefile your 2001 state income taxes. Join the millions of taxpayers who have used Telefile, completing their calls in an average of eight minutes. Telefile is free, easy, secure, and available 24 hours a day, seven days a week. Your refund check can be deposited directly into your bank account. If you owe money, you can pay through Electronic Funds Withdrawal or use your credit or check card to pay any tax due. Simply call (617) 660-2001 or (413) 827-7100 to confirm your eligibility. If you are claiming the new Senior Circuit Breaker Tax Credit you are not eligible to use Telefile, but may use one of our other E-File methods.

For further information about the new tax law changes and our E-File programs, please visit our website, www.mass.gov/dor, or call our Customer Service Bureau at (617) 887-MDOR or toll-free in Massachusetts at (800) 392-6089.

Sincerely,

A handwritten signature in black ink, reading "Bernard F. Crowley, Jr." with a stylized flourish at the end.

Bernard F. Crowley, Jr.
Acting Commissioner of Revenue